

# State of Connecticut

GENERAL ASSEMBLY



## PERMANENT COMMISSION ON THE STATUS OF WOMEN

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**Testimony of  
Leslie Gabel-Brett, Ph.D  
Executive Director  
Permanent Commission on the Status of Women  
Before the  
Judiciary Committee  
Monday, March 21, 2005**

### **SB 1302 AAC Continuation of Health Insurance Coverage After A Divorce, Legal Separation or Annulment**

Good afternoon Senator McDonald, Representative Lawlor and members of the Committee. My name is Leslie Gabel-Brett and I am the Executive Director for the Permanent Commission on the Status of Women. Thank you for this opportunity to testify in support of SB 1302. The bill requires that, in the event of a divorce, legal separation or annulment, health and dental insurers must allow an employee to continue to cover his or her former spouse under the same terms as such person was previously covered.

Currently, an insured employee cannot continue to provide coverage for an ex-spouse under an existing plan. Even when required by a divorce decree to cover the health insurance costs of a former spouse, the employee can only do so by purchasing coverage under COBRA or buying new insurance, and paying for the former spouse as an individual insured. Both of these mechanisms are extremely expensive. Moreover, eligibility under COBRA lasts only three years.

The majority of families in our state rely on access to health insurance through their employer or the employer of their spouse or parent. In fact, 64.8% of health insurance in Connecticut is provided through employers. Approximately three-quarters of American women have health insurance coverage through an employer; of these,

nearly half are covered by their husband's employer-based plan.<sup>1</sup> At the PCSW, we often hear from recently divorced women, sometimes in their fifties and sixties, who are desperately trying to find health insurance they can afford. The proposal in this bill is advantageous to both parties in the event of divorce because it allows health insurance to continue to be purchased at a fair and affordable family rate. It favors neither party in a divorce - the bill strengthens access to family health care.

This is not a new or untested idea: Our neighboring state of Massachusetts already has such a provision in its state statutes. And this proposed bill is not directed at employers, nor does it mandate that employers offer any benefit they are not already providing. The bill only affects the rules governing how insurers categorize former spouses for whom coverage is obtained.

As you know, we face a terrible dilemma in our state and across the country with respect to increasing numbers of people without health insurance. In Connecticut, 10% of our population currently lacks health insurance. When people are uninsured, it hurts them directly, but it also burdens our hospitals and costs all of us in increased costs for uncompensated care. When couples are going through a divorce, their family resources are often strained. Any reasonable changes we can make to the conditions that make health insurance more affordable and accessible are a good investment in our families and our economy. We urge support of this bill.

Thank you.

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<sup>1</sup> Health Law Advocates. Health Insurance Protections for Women After Divorce or Separation.

